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BOYER COFFY, LLC. 970 Clifton Ave, Suite 201 Clifton, New Jersey 07013

Tel No: 973-798-6131 Fax No: 201-503-8150 Bar ID #010241984 Order Filed on August 22, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

In Re:

Benjamin L. Gamble Robin R. Gamble

Debtors,

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Case No: 17-27621VFP

Chapter 13

Hearing Date: 8/16/18 @ 11am

ORDER PERMITTING THE PARTIES TO ENTER INTO A LOAN MODIFICATION AGREEMENT

The relief set forth on the following pages, numbered two (2) through (2) is hereby **ORDERED.**

DATED: August 22, 2018

Honorable Vincent F. Papalia United States Bankruptcy Judge Page 2

Debtors: Benjamin L. Gamble and Robin R. Gamble

Case No: 17-27621VFP

Caption of Order: Order approving Motion to permit parties to enter into a Loan

Modification Agreement

THIS MATTER having been brought before the Court by Leonard R. Boyer, Esq., of Boyer Coffy, LLC., attorneys for Debtors, to permit Secured Creditor and Debtors to enter into a Loan Modification Agreement, and due notice having been given, and the Court being otherwise advised in the premises;

IT IS HEREBY ORDERED as follows:

 That the Debtors are permitted to enter into a Loan Modification Agreement with respect to Real Estate commonly known as 405 Thompson Ave, Roselle, New Jersey 07203.

*on the terms set forth in the Motion

- That the Loan Modification will be valid, notwithstanding the automatic stay
 provisions of U.S.C. §362(a), and Creditor will not be held liable for violations
 of the stay for communications in furtherance of that purpose, exception of
 the applicable documents or recording of the documents during the Debtors'
 case.
- 3. Attorneys for secured creditor SPS will amend its claim within 30 days of the finalization of the loan modification.
- 4. Our office will file an amended schedule J to show loan modification mortgage payment, which is almost \$800.00 less than the original mortgage payment.
- 5. We therefore, request that this Order for approval of a loan modification is hereby granted, as it benefits, Debtors and Secured creditor.